

Information to identify the case:

Debtor 1	<u>Kevin P. O'Keefe</u>	Social Security number or ITIN	xxx-xx-5158
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary C. O'Keefe</u>	Social Security number or ITIN	xxx-xx-0307
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-12206-VFP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin P. O'Keefe

Mary C. O'Keefe

3/21/24

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kevin P. O'Keefe
Mary C. O'Keefe
Debtors

Case No. 17-12206-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 21, 2024

User: admin
Form ID: 3180W

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Total Noticed: 126

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2024:

Recip ID	Recipient Name and Address
db	+ Kevin P. O'Keefe, 1301 Cinderella Road, Lookout Mountain, GA 30750-2508
jdb	#+ Mary C. O'Keefe, 107 Woodland Road, New Providence, NJ 07974-2136
r	+ Kathleen Jonovich, Weichert Chatham, 64 Main Street, Chatham, NJ 07928-2475
r	+ Law Offices of Anthony Di Maggio, aw Offices of Anthony Di Maggio, 372 Morris Avenue, Springfield, NJ 07081-1159
516628995	+ Accounts Receivable Management, Inc., 3400 Lakeside Dr STE 505, Miramar, FL 33027-3288
516629003	Atlantic Health System, PO Box 35611, Newark, NJ 07193-5611
516629005	Atlantic Medical Group, Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629004	+ Atlantic Medical Group, PO Box 416457, Boston, MA 02241-6457
516629006	Bank of America, N.A., PO Box 15227, Wilmington, DE 19886-5227
516629008	Barnabas Health Medical Group, PO Box 826504, Philadelphia, PA 19182-6504
516629014	Capital One Bank, c/o Nelson, Watson & Associates, LLC, PO Box 1299, Haverhill, MA 01831-1799
516629015	+ Capital One Bank (USA), NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave., Suite 403, Roseland, NJ 07068-1717
516629018	+ Capital One, NA, c/o Nudelman, Klemm & Golub, PC, 425 Eagle Rock Ave., Suite 403, Roseland, NJ 07068-1717
516629020	Celentano, Stadtmauer & Walentowicz, LLP, Notchview Office Park, P.O. Box 2594, Clifton, NJ 07015-2594
516629024	Ditech Financial, PO Box 7169, Pasadena, CA 91109-7169
516758728	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516629028	EKG Associates, 610 Wyoming Avenue, Kingston, PA 18704-3702
516629029	EKG Interpretation Group, PO Box 512619, Philadelphia, PA 19175-2619
516629032	Green Tree Servicing, LLC, c/o Ditech Financial LLC, P.O. Box 6154, Rapid City, So. Dakota 57709-6154
516629033	+ High Focus Centers, c/o Glazer & Kamel, 1207 East Grand Street, Elizabeth, NJ 07201-2319
516629036	Imaging Consultants of Essex, PO Box 3247, Indianapolis, IN 46206-3247
516629040	Linebarger Goggan Blair & Sampson, LLP, P.O. Box 90128, Harrisburg, PA 17109-0128
516629041	+ Livingston Pathology Associates LLC, 94 Old Short Hills Rd., Livingston, NJ 07039-5672
516629042	+ Mark Durante, DDS, PA, 261 Springfield Avenue, Suite 203, Berkeley Heights, NJ 07922-1264
516629043	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
516629045	New Jersey Anesthesia, PO Box 0037, Florham Park, NJ 07932-0037
516629046	New Providence Internal Med Assoc, 571 Central Ave, Suite 112, New Providence, NJ 07974-1547
516629047	+ Norley Collection Agency, LLC, PO Box 2173, Westfield, NJ 07091-2173
516629048	+ Nudelman, Klemm & Golus, 425 Eagle Rock Ave., Suite 403, Roseland, NJ 07068-1717
516629049	Overlook Medical Center, PO Box 35611, Newark, NJ 07193-5611
516629052	Pennsylvania Physician Services, Mailstop: 49111298, PO Box 660827, Dallas, TX 75266-0827
516629053	Physician Billing - PB Chop, Lock Box 8017, PO Box 8500, Philadelphia, PA 19178-8017
516629054	+ Practices Associates Medical Group, PO Box 416457, Boston, MA 02241-6457
516629056	Princeton Healthcare System, Lock Box 9226, PO Box 8500, Philadelphia, PA 19178-9226
516629057	+ Princeton Hlthcr Behavioral Hlth, 4 Princess Road, Suite 207, Lawrence Township, NJ 08648-2322
516629061	+ Raymore & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535
516629062	# Receivables Performance Management LLC, PO Box 1548, Lynnwood, WA 98046-1548
516629063	#+ Recievables Performance Management, LLC, 20816 44th Ave W, Lynnwood, WA 98036-7744

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516629064 + Robert C. Thelander, Esq., 139 South Street, Suite 203, New Providence, NJ 07974-1999
516629071 SBMC Multi Specialty-OBS, PO Box 8000, Dept 624, Buffalo, NY 14267-0002
516629077 ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed
with court:, State of New Jersey, PO Box 283, Trenton, NJ 08695-0283
516629066 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629069 Saint Barnabas Outpatient Centers, PO Box 28269, New York, NY 10087-8269
516629074 + St. Clare's Hospital, 25 Pocono Road, Denville, NJ 07834-2954
516629073 St. Clare's dba Revenue Guard, PO Box 28315, New York, NY 10087-8315
516629076 State of New Jersey, Surcharge Violation System, PO Box 4850, Trenton, NJ 08650-4850
516629078 + State of Tennessee, Department of Revenue, Andrew Jackson State Office Building, Nashville, TN 37242-0001
516629079 + Summit Collection Svcs, Po Box 306, Ho Ho Kus, NJ 07423-0306
516629080 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue, New Providence, NJ 07974-1557
516629081 Summit Medical Group, PA, Attn #8549X, PO Box 14000, Belfast, ME 04915-4033
516629082 + Summit Oral & Maxillofacial Surgery, P.A, 155 Summit Avenue, Summit, NJ 07901-2856
516629083 + Summit Oral Surgery, c/o Robert C. Thelander, 139 South Street, Suite 203, New Providence, NJ 07974-1999
516653565 + Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516629084 + TD Bank USA, N.A., c/o Weinsten, Pinson, and Riley, PS, 2001 Wester Avenue, Suite 400, Seattle, WA 98121-3132
516629087 + Torin Rutner, D.M.D., M.D., 590 Westfield Avenue, Westfield, NJ 07090-3312
516629090 Verizon, PO Box 1548, Lynnwood, WA 98046-1548
516629091 + Viking Pest Control, 711 E. Main Street, Bridgewater, NJ 08807-3340
516629096 Wilkes-Barre General Hospital WGQ, PO Box 630958, Cincinnati, OH 45263-0958

TOTAL: 58

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 21 2024 21:12:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 21 2024 21:12:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Mar 21 2024 21:10:00	DITECH FINANCIAL LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
cr	+ EDI: PRA.COM	Mar 22 2024 00:52:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
516629002	^ MEBN	Mar 21 2024 21:02:48	APEX Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407
516628996	+ Email/Text: mreed@affcollections.com	Mar 21 2024 21:12:00	Accurate Collection Services, 17 Prospect Street, Morristown, NJ 07960-6862
516628997	EDI: GMACFS.COM	Mar 22 2024 00:52:00	Ally, PO Box 38092, Bloomington, MN 55438-0902
516628998	+ EDI: GMACFS.COM	Mar 22 2024 00:52:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
516628999	+ Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 21:20:44	American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245
516629000	+ Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 21:20:36	American Express, P.O. Box 650448, Dallas, TX 75265-0448
516867647	Email/PDF: bncnotices@becket-lee.com	Mar 21 2024 21:20:27	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516760164	EDI: AIS.COM	Mar 22 2024 00:52:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
516629001	^ MEBN	Mar 21 2024 21:00:32	Apex Asset Management, 2501 Oregon Pike, Ste 120, Lancaster, PA 17601-4890
516629009	^ MEBN		

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		Mar 21 2024 21:01:53	BCA Financial Services, Inc, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629007	+ Email/Text: ebn@rwjbh.org		
		Mar 21 2024 21:12:00	Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
516629011	Email/PDF: bncnotices@becket-lee.com		
		Mar 21 2024 21:21:28	Becket and Lee, LLP, POB 3001, Malvern, PA 19355-0701
516629012	+ EDI: CAPITALONE.COM		
		Mar 22 2024 00:52:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516637472	+ EDI: AISACG.COM		
		Mar 22 2024 00:52:00	Capital One Auto Finance, c/o Ascension Capital Group, 4515 N Sante Fe Ave/ Dept. APS, Oklahoma City, OK 73118-7901
516629013	+ EDI: CAPONEAUTO.COM		
		Mar 22 2024 00:53:00	Capital One Auto Finance, PO Box 60511, City of Industry, CA 91716-0511
516700738	+ EDI: AISACG.COM		
		Mar 22 2024 00:52:00	Capital One Auto Finance,, c/o Ascension Capital Group, P.O. Box 201347, Arlington, TX 76006-1347
519301135	+ EDI: AISACG.COM		
		Mar 22 2024 00:52:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
516864112	EDI: CAPITALONE.COM		
		Mar 22 2024 00:52:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516629016	EDI: CAPITALONE.COM		
		Mar 22 2024 00:52:00	Capital One Bank, USA, N.A., c/o American InforSource, LP, PO Box 71083, Charlotte, NC 28272-1083
516723161	EDI: CAPITALONE.COM		
		Mar 22 2024 00:52:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
516629017	+ EDI: CAPITALONE.COM		
		Mar 22 2024 00:52:00	Capital One, N.A., c/o American InforSource, PO Box 71083, Charlotte, NC 28272-1083
516629019	+ Email/Text: bankruptcy@cavps.com		
		Mar 21 2024 21:12:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516629021	+ Email/Text: bankruptcy@certifiedcollection.com		
		Mar 21 2024 21:12:00	Certified Credit & Collection Bureau, PO Box 336, Raritan, NJ 08869-0336
516629023	+ EDI: CCS.COM		
		Mar 22 2024 00:52:00	Credit Collection Services, Two Wells Ave, Newton Center, MA 02459-3225
516629025	EDI: CITICORP		
		Mar 22 2024 00:52:00	Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040
516653529	+ Email/Text: RASEBN@raslg.com		
		Mar 21 2024 21:10:00	Ditech Financial LLC, 6409 Congress Ave. Suite 100, Boca Raton, FL 33487-2853
516629026	Email/Text: ECMCBKNotices@ecmc.org		
		Mar 21 2024 21:12:00	ECMC, PO Box 64909, Saint Paul, MN 55164-0909
516629027	Email/Text: ECMCBKNotices@ecmc.org		
		Mar 21 2024 21:12:00	Educational Credit Management Corporatio, PO Box 16408, Saint Paul, MN 55116-0408
516629030	+ Email/Text: bknotice@ercbpo.com		
		Mar 21 2024 21:12:00	Enhanced Recovery Company, LLC, PO Box 57610, Jacksonville, FL 32241-7610
516629031	+ Email/Text: ecourts.col_efilings@fskslaw.com		
		Mar 21 2024 21:11:00	Fein, Such, Kahn & Shepard, P.C., 7 Century Drive, Suite 201, Parsippany, NJ 07054-4609
516629034	EDI: LCIICSYSTEM		
		Mar 22 2024 00:52:00	IC System, PO Box 64437, Saint Paul, MN 55164-0437
516629035	+ EDI: LCIICSYSTEM		
		Mar 22 2024 00:52:00	IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378
516629037	EDI: IRS.COM		
		Mar 22 2024 00:52:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516629022	EDI: JPMORGANCHASE		
		Mar 22 2024 00:52:00	Chase, Nartional Payment Services, PO Box

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			182223, Dept. OHI-1272, Columbus, OH 43218
516629039	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 21 2024 21:10:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
516629044	+ EDI: NAVIENTFKASMSERV.COM	Mar 22 2024 00:52:00	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
516680115	Email/Text: ECMCBKNotices@ecmc.org	Mar 21 2024 21:12:00	Navient Solutions, Inc. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408
516881368	+ Email/Text: signed.order@pfwattorneys.com	Mar 21 2024 21:10:00	New Jersey Anesthesia Associates, c/o Pressler And Pressler,LLP., 7 Entin Road, Parsippany NJ 07054-5020
518654208	Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518654207	Email/Text: mtgbk@shellpointmtg.com	Mar 21 2024 21:11:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
516629051	Email/Text: bankruptcies@penncredit.com	Mar 21 2024 21:11:00	Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17108-0988
516629055	Email/Text: signed.order@pfwattorneys.com	Mar 21 2024 21:10:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
516629058	Email/Text: pasi_bankruptcy@chs.net	Mar 21 2024 21:10:00	Professional Account Services, Inc., PO Box 188, Brentwood, TN 37024-0188
516629050	EDI: SYNC	Mar 22 2024 00:52:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
516629059	^ MEBN	Mar 21 2024 21:02:14	QAR, PO Box 239, Gibbsboro, NJ 08026-0239
516629060	+ Email/Text: RASEBN@raslg.com	Mar 21 2024 21:10:00	RAS Cintron Law Offices, 130 Clifton Road, Suite 202, Fairfield, NJ 07004-2927
516742885	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Mar 21 2024 21:10:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516629065	Email/Text: ebn@rwjbh.org	Mar 21 2024 21:12:00	Saint Barnabas Medical Center, PO Box 29960, New York, NY 10087-9960
516629067	Email/Text: ebn@rwjbh.org	Mar 21 2024 21:12:00	Saint Barnabus Medical Center, PO Box 29960, Lockbox #29960, New York, NY 10087-9960
516629068	Email/Text: ebn@rwjbh.org	Mar 21 2024 21:12:00	Saint Barnabus Medical Center, PO Box 29960, New York, NY 10087-9960
516629070	+ Email/Text: bankruptcy@savit.com	Mar 21 2024 21:13:00	Savit Collection Agency, PO Box 250, East Brunswick, NJ 08816-0250
516629072	Email/Text: bankruptcydepartment@tsico.com	Mar 21 2024 21:13:00	Sirius XM Satellite Radio, c/o EOS CCA, PO Box 981025, Boston, MA 02298-1025
516629075	Email/Text: home.fss-bankruptcy.934c00@statefarm.com	Mar 21 2024 21:12:00	State Farm, Insurance Support Center, PO Box 588002, North Metro, GA 30029-8002
516629085	+ EDI: WTRRN BANK.COM	Mar 22 2024 00:52:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
516921418	+ Email/Text: AGBankRevenue@ag.tn.gov	Mar 21 2024 21:11:00	Tennessee Dept. of Revenue, c/o Attorney General, POB 20207, Nashville, TN 37202-4015
516715521	EDI: BANKAMER	Mar 22 2024 00:52:00	The Bank of New York Mellon FKA..., c/o Bank of America, P.O. Box 31785, Tampa, FL 33631-3785
516629086	+ Email/Text: bankruptcyntices@cbecompanies.com	Mar 21 2024 21:12:00	The CBE Group, Inc., Payment Processing Center, PO Box 126, Waterloo, IA 50704-0126

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516629088	+ Email/Text: bankruptcydepartment@tsico.com	Mar 21 2024 21:13:00	Transworld Systems, PO Box 17221, Wilmington, DE 19850-7221
516629089	EDI: URSI.COM	Mar 22 2024 00:52:00	United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929
516629092	+ EDI: WFFC	Mar 22 2024 00:52:00	Wells Fargo Bank, PO Box 63491, San Francisco, CA 94163-0001
516629093	EDI: WFFC2	Mar 22 2024 00:52:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516840903	EDI: WFFC2	Mar 22 2024 00:52:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
516629094	+ EDI: WFFC2	Mar 22 2024 00:52:00	Wells Fargo Card Services, PO Box 30086, Los Angeles, CA 90030-0086
516629095	+ EDI: WFFC2	Mar 22 2024 00:52:00	Wells Fargo Card Services, 1 Home Campus, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 68

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516629010	*	BCA Financial Services, Inc., 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
516629038	##+	James M. Rubino, DMD, 598 Central Avenue, New Providence, NJ 07974-1500

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com
Jessica M. Minneci	on behalf of Joint Debtor Mary C. O'Keefe jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Jessica M. Minneci	on behalf of Debtor Kevin P. O'Keefe jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com
Joseph M. Shapiro	

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on behalf of Debtor Kevin P. O'Keefe jshapiro@middlebrooksshapiro.com

Joseph M. Shapiro

on behalf of Joint Debtor Mary C. O'Keefe jshapiro@middlebrooksshapiro.com

Laura M. Egerman

on behalf of Creditor DITECH FINANCIAL LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

Laura M. Egerman

on behalf of Creditor New Residential Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Mary C. O'Keefe middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Debtor Kevin P. O'Keefe middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M. E. Powers, III

on behalf of Creditor The Bank of New York Mellon fka The Bank of New York successor Indenture Trustee to JPMorgan Chase Bank N.A., successor by merger to Bank One, N.A., as Indenture Trustee for CWABS Master Trust, Resol ecf@powerskirm.com

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TOTAL: 17